

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

STERN & EISENBERG, PC
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Telephone: (609) 397-9200
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Attorneys for: Caliber Home Loans, Inc.

In Re:

Temeko R. Foster
dba Wow Your Ideas

Michelle R. Foster

Debtor

Case Number: 19-27085-MBK

Chapter: 13

Judge: Michael B. Kaplan

NOTICE OF MORTGAGE FORBEARANCE

The undersigned is the Attorney for Creditor Caliber Home Loans, Inc. c/o Caliber Home Loans, Inc. in this matter. On or about **August 26, 2021**, the Creditor was advised that the Debtor(s)' mortgage loan ending in 4778 ("subject mortgage loan"), secured by real property described as 400 Maple Grove Boulevard, Lumberton, NJ 08048, has been impacted by COVID-19. Pursuant to State and/or Federal guidelines, a forbearance has been offered, the terms of which are as follows:

1. The parties agree to a forbearance period of **91 days** and have elected to not tender mortgage payments to Creditor that would come due on the subject mortgage loan starting **09/01/2021** through **11/30/2021**.
2. Debtor(s) will resume mortgage payments beginning **12/01/2021** and will be required to cure the delinquency created by the forbearance period ("forbearance arrears").
3. The payment amount currently is **\$3,128.08**.

4. The Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

5. The Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.

6. The Debtor(s) do not waive any rights upon expiration of the forbearance period. Prior to the expiration of the forbearance period, however, the Debtor(s) must take the following affirmative steps to address the status of the subject mortgage loan including, but not limited to: (a) bringing the account post-petition current; (b) requesting extension of the forbearance period; (c) applying for loss mitigation; and/or (d) amending the Chapter 13 Plan.

7. Any objection to this Notice must be filed and served not later than 14 days after the filing of the Notice. The Court may conduct a hearing on the objection.

This Notice is intended to disclose a temporary forbearance of the Debtor(s)' obligation to remit post-petition payments for the forbearance period. Nothing within this Notice should be construed to alter any rights, duties, or deadlines that are not related to the remittance of post-petition mortgage payments.

Date: September 1, 2021

/s/ Steven Kelly
Signatures

new. 5/2020

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CERTIFICATE OF SERVICE

I certify that on September 1, 2021, I caused to be served a true and correct copy of the above Notice of Temporary Forbearance upon registered recipients via the Court's ECF system. In the event the debtors is/are pro se, a paper copy of the Notice is being mailed to the debtors' address on file with the Court.

By: /s/Steven Kelly
Steven Kelly
Bar No. 010032010
Stern & Eisenberg, PC
1040 N. Kings Highway
Suite 407
Cherry Hill, NJ 08034
Phone: (609) 397-9200
Fax: (856) 667-1456
skelly@sterneisenberg.com
Counsel for Creditor

Service List:

Name and Address of Party(ies) Served	Relationship of Party(ies) to the Case	Mode of Service
Karen E. Bezner, Esquire 567 Park Avenue, Suite 103 Scotch Plains, NJ 07076	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-Mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <small>Unless not a participant in ECF</small> <input type="checkbox"/> Other: _____ (as authorized by the Court*)
Lee M. Perlman, Esquire 1926 Greentree Road Suite 100 Cherry Hill, NJ 08003	Debtor Counsel	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-Mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <small>Unless not a participant in ECF</small> <input type="checkbox"/> Other: _____ (as authorized by the Court*)
Temeko R. Foster dba Wow Your Ideas 400 Maple Grove Boulevard Lumberton, NJ 08048 Michelle R. Foster 400 Maple Grove Boulevard Lumberton, NJ 08048	Debtors	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-Mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <small>Unless not a participant in ECF</small> <input type="checkbox"/> Other: _____ (as authorized by the Court*)
U.S. Trustee U.S. Trustee US Dept of Justice , Esquire One Newark Center Ste 2100 Newark, NJ 07102	US Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-Mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <small>Unless not a participant in ECF</small> <input type="checkbox"/> Other: _____ (as authorized by the Court*)